

<b>Notice of Allowability</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	09/662,451	LIEBERMANN, RAANAN	
	Examiner	Art Unit	
	Alain L. Bashore	1762	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTO-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

- This communication is responsive to 5-17-07.
- The allowed claim(s) is/are 3-4 and 14-41.
- Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - All
  - Some\*
  - None
 of the:
  - Certified copies of the priority documents have been received.
  - Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.  
**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

- A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
- CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - hereto or 2)  to Paper No./Mail Date \_\_\_\_\_.
  - including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
 Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
- DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

- Notice of References Cited (PTO-892)
- Notice of Draftsperson's Patent Drawing Review (PTO-948)
- Information Disclosure Statements (PTO/SB/08),  
Paper No./Mail Date \_\_\_\_\_
- Examiner's Comment Regarding Requirement for Deposit of Biological Material
- Notice of Informal Patent Application
- Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_.
- Examiner's Amendment/Comment
- Examiner's Statement of Reasons for Allowance
- Other \_\_\_\_\_.

**ALAIN L. BASHORE  
PRIMARY EXAMINER**

**DETAILED ACTION**

***Response to Board Decision***

1. The period under 37 CFR 1.304 for seeking court review of the decision by the Board of Patent Appeals and Interferences rendered 3-16-07 has expired and no further action has been taken by appellant. The proceedings as to the rejected claims on appeal are considered terminated; see 37 CFR 1.197(b).

***Response to Amendment after Board Decision***

2. Appellant has filed an amendment after the Board decision; making claims 14 and 35 as independent claims. The Board of patent Appeals did not sustain a rejection of claims 14, 35-36. No outstanding rejection is hereby present.

***Allowable Subject Matter***

3. Claims 2-4, 14-41 are allowed. The drawings filed 9-14-00 are acceptable.

## REASONS FOR ALLOWANCE

4. The following is an examiner's statement of reasons for allowance:

The present invention includes independent claims 14 and 35. Claims 14 and 35 both recite a method for carrying out personal transactions. Hoffman et al is considered the closest prior art. Hoffman teaches a method for carrying out personal transactions. There is registering a user of a system, the user accessing said system and providing said system with personal information about said user. The registering step further comprises an identification number for said user and creating a PIN number. There is disclosed telephone selection and multiple digits for the PIN number. A customer database is utilized (fig 2). Access is disclosed to the system by telephone and computer. An ATM and money withdrawal utilizing a PIN is disclosed, and purchasing merchandise.

Hoffman et al does not disclose the claimed combination including:

In claim 14:

withdrawing money from said account and said withdrawing step comprising accessing said system using a second communication device, entering said user's identification number using said second communication device, entering a user's PIN number without entering said at least one security segment digital number using said second communication device, identifying the amount of money to be withdrawn using

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said second communication device, and receiving said money to be withdrawn from an agent for said system;

accessing said system via an ATM; and

inserting a credit card or an identification card into said ATM prior to entering said identification number.

In claim 35:

registering said user by prompting said user communicating with a center to provide personal information about said user;

said registering step further comprising prompting said user to select an identification number for said user;

said registering step further comprising prompting said user to create a PIN number by selecting a plurality of single digit numbers to act as a first segment of said PIN number and selecting at least one additional digital number to be incorporated into said PIN number to serve as a second security segment of said PIN number which generates an alarm signal if the user uses said PIN number with said at least one additional digital number;

storing said personal information, said identification number, and said PIN number in said local area network;

said storing step comprising storing said identification number and PIN number assigned to said user in a customer database;

monitoring said user;

    said monitoring step comprising having the user specify an activation time, at least one monitoring location and at least one assistance preference and storing said activation time, said at least one monitoring location, and said at least one assistance preference in said customer database; and

    said monitoring step further comprising calling said user at said activation time at said at least one monitoring location.

For these reasons claims 14 and 35 are deemed to be allowable over the prior art of record, and claims 2-4, 15-35, 35-41 are allowable by dependency.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

***Conclusion***

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Alain L. Bashore whose telephone number is 571-272-6739. The examiner can normally be reached on about 7:30 am to 5:00 pm (Mon. thru Thurs.).

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Timothy Meeks can be reached on 571-272-1423. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Alain L. Bashore/  
Primary Examiner  
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